

# EXHIBIT L

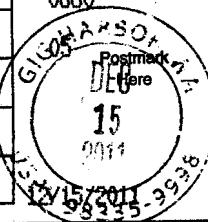
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PS Form 3800, August 2006

See Reverse for Instructions

Equifax Dispute 121311  
Mary Perkins White  
9805 Crescent Valley Dr. NW  
Gig Harbor WA 98335  
December 13, 2011  
**Sent By Certified Mail**  
**Return Receipt Requested**

Equifax  
PO Box 740241  
Atlanta GA 30374

Re: Account #89703655-4 Green Tree  
Account #739254xxxx GMAC

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled the items I am disputing on the attached copy of the report dated September 29th, 2011. The disputed items are found on pages 7 of 39.

As reported by GMAC:

#1; The loan was not a line of credit. The credit limit was not \$200, 00.00. The limit was adjusted by GMAC in July 2009 to \$107, 113.64. The servicing was transferred to Greentree in October 2009.

#2; The last payment made was September 2009, not June 2009. See attached letters from GMAC.

#3; The date of last activity was September 2009.

#4; The loan was a closed end loan with a principal amount of \$107,113.64.

On page 7 of the attached credit report, Greentree has also reported the incorrect information.

#1; The principal balance on the loan was \$107,113.64, not \$200, 000.00.

#2; The loan was not a line of credit, as noted in the attached copy of the GMAC loan modification dated July 14th, 2009.

#3; The account was not opened in 10/2006 by Greentree. Greentree acquired servicing in October 2009.

#4; The loan type was paid off and closed November 1st, 2010.

I am requesting that the above items be removed or corrected to reflect no late payments with both GMAC and Greentree. I would also like the loan represented correctly as a closed end loan, not a HELOC with the correct loan amount of \$107, 113.64 as noted in the attached loan modification document.

Enclosed are copies of the July 2009 GMAC loan modification, three letters from GMAC and Greentree dated June 16th 2010, November 16th 2010, and February 25th 2011, all stating I have never paid late on this account which supports my position. Please investigate and remove the incorrect items as soon as possible.

Sincerely,

Mary E Perkins White

Enclosures: July 2009 Loan Modification, three letters from GMAC and Greentree.